More information about

Paper Credit Card Processing

Processing of credit card transactions using paper vouchers and schedules

Features of paper credit card service processing:

- Manually process credit card transactions 24 hours a day, seven days a week
- Recommended when processing a small number of transactions
- Informative guide to help minimise the risk of processing and accepting fraudulent transactions

What is paper credit card processing?

Processing credit card transactions via paper¹ is where you either use an imprinter (zip zap machine) or hand write the transaction details on a paper voucher or schedule. You can accept Visa and MasterCard transactions and once the transaction has been approved you are required to bank the paper vouchers or schedules into your nominated Bank of New Zealand account. You can also process American Express® and Diners Club transactions².

Processing credit cards using paper vouchers and schedules is a manual way of processing credit card transactions and is recommended if you are processing a small number of transactions. Merchants who deal face to face with their customers or receive orders via the Internet, mail or telephone can also use this service³.

How does paper credit card processing work?

1. Once your merchant application has been approved we will send you a starter kit containing an imprinter (zip zap machine), imprinter plate and stationery pack.
2. You can now accept and process credit card transactions. Please refer to your Merchant Services Guide for procedures on accepting and processing paper credit card transactions.
3. Alternatively if the transaction is an Internet, mail or telephone order, fill in the transaction details on the Mail/Telephone/Internet Schedule. All vouchers and schedules can be hand written.
4. You are required to deposit paper vouchers and schedules at a Bank of New Zealand store within three business days of the date of the transaction. You will be required to fill in a deposit transmittal when depositing your paper vouchers.

Note: Mail/Telephone/Internet Schedules can be faxed to the Bank.

Features of paper credit card processing

- Acceptance of Visa and MasterCard transactions. You can also process American Express and Diners Club transactions².
- You can accept credit card transactions 24 hours a day, seven days a week.
- We provide an informative Merchant Services Guide outlining the procedure required to accept credit cards and ways you can minimise the risk of processing and accepting fraudulent transactions.
- Our Customer Services Team is available on 0800 737 774, option 3 every business day between 8.00am and 5.30pm to answer your questions.

How do I get paper credit card processing?

To become a paper processing merchant please contact your sales consultant or our Customer Services Team. You need to be a Bank of New Zealand Credit Card merchant to accept Credit Cards. If you are not currently a Bank of New Zealand Credit Card merchant and would like to be, please call 0800 737 774, option 3.

A downloadable application form and the applicable terms and conditions are available in a PDF format via www.bnz.co.nz.

Further Information

This Fact Sheet is a summary only. For more information on paper credit card processing please contact us on the freephone number above or visit our website.

1. Paper credit card processing will be part of your merchant services facility and merchant services fees, charges and Terms and Conditions will apply. 2. To accept American Express and Diners Club transactions you must have a merchant facility with those card schemes. Settlement of transactions will be completed directly with you by those card schemes.
3. Prior arrangements must be made with Bank of New Zealand Merchant Services before accepting payment by the Internet, mail or telephone.